

**Claims 22 and 24 – 35 USC 103(a)**

The rejection of claims 22 and 24 under 35 USC 103(a) as obvious over Goldhaber et al., US Patent No. 5,794,210 (“Goldhaber et al.”) in view of O’Neil et al., US Patent No. 5,987,440 (“O’Neil et al.”) is respectfully traversed.

Goldhaber et al. relates to an “Attention Brokerage”, for example, a system for providing immediate payment to a computer user for paying attention to an advertisement on the world wide web. At Col. 6, lines 24-61, Goldhaber et al. includes a general discussion of customer profiles maintained by businesses such as supermarkets. However, as noted by the Examiner, Goldhaber et al. fails to disclose that the profile data for a customer is combined with profile data from a second customer.

Moreover, claims 22 and 24 recite combining the purchase data from a first and a second consumer and then anonymizing the purchase data from the first and second consumers’ orders into anonymous data. Goldhaber et al. fails to disclose or suggest combining the profile data disclosed therein and then anonymizing the combined data. Rather, Goldhaber et al. cannot teach or suggest these features of present claim 22 since, as noted by the Examiner, Goldhaber et al. fails to disclose combining the profile data.

O’Neil et al. fails to cure the deficiencies of Goldhaber et al. as a reference against claims 22 and 24. In particular, as noted in the last response, O’Neil et al. teaches away from anonymizing data. O’Neil et al. discloses establishing electronic personal information agents (E-PIAs) for individuals. O’Neil et al., however fails to disclose that the establishment of these E-PIAs establishes anonymity among those within the E-Metro Community from those outside of the E-Metro Community. In fact, O’Neil et al. goes on to

state that “[o]nce a user is a member of an E-Metro community, the member can assign access rules to each piece of personal information. These access rules set the requirements that must be met before an individual piece of information can be processed.” O’Neil et al., column 2, lines 34-38. This statement indicates that there is not a blanket anonymization of data. Thus, O’Neil et al. does not disclose or suggest the anonymizing of purchase data contemplated by the present claims.

Claim 24 is also patentable over the combination of Goldfaber et al. and O’Neil et al. for similar reasons.

For these reasons the Examiner is respectfully requested to withdraw the rejection of claims 22 and 24 under 35 USC 103(a).

**Claim 23 – 35 USC 103(a)**

The rejection of claim 23 under 35 USC 103(a) as obvious over Goldhaber et al. in view of O’Neil et al. and further in view of Low et al., US Patent No. 5,420,926 (“Low et al.”) is respectfully traversed.

Claim 23 is dependent on claim 22 which, for the reasons set forth above, is patentable over Goldhaber et al. and O’Neil et al. Accordingly, claim 23, which is dependent on claim 22 is patentable and the Examiner is respectfully requested to withdraw the rejection.

**Claim 25 – 35 USC 103(a)**

The rejection of claim 25 as being unpatentable under 35 USC 103(a) as obvious over Bezos et al., US Patent No. 6,029,141 (“Bezos et al.”) in view of Teper et al., US Patent No. 5,815,665 (“Teper et al.”) and Kravitz, US Patent No. 6,029,150 (“Kravitz”) is respectfully traversed.

Claim 25 recites “facilitating a single payment for the goods or services” to the merchant on behalf of the “at least two of the plurality of customers”. Thus, claim 25 provides for a single source of payment for the merchant when at least two customers buy goods or services from that merchant.

As admitted by the Examiner, Bezos et al. fails to disclose a single payment for goods and services on behalf of a plurality of customers. Teper et al., and in particular, the passages of Teper et al. discussed by the Examiner, fails to cure this deficiency of Bezos et al. as a reference against claim 25.

Kravitz relates to an electronic payment and commerce system. In the disclosed system (See, Kravitz, Col. 7, lines 18-45), a customer receives a quote from a merchant, including a specification of goods and a payment amount for the goods. The customer then sends an agent a payment request message representing a payment amount for the specific merchant. The agent, after processing the payment request, issues and sends to the customer a payment advice message. Upon receipt of the payment advice message, the customer forwards the payment advice message to the merchant. The merchant then provides the goods to the customer.

As set forth in the preceding paragraph, the process disclosed in Kravitz involves a single customer executing a single transaction. In contrast, claim 25 specifies a plurality of customers ordering a plurality of goods. As noted above, in the process of claim 25, a single payment is made to a merchant on behalf of the plurality of customers. Insofar as Kravitz discloses a process for a single customer and a single transaction, Kravitz would not suggest the process of claim 25 to one of ordinary skill in the art.

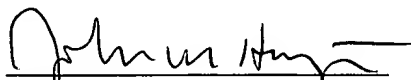
For these reasons, the Examiner is respectfully requested to withdraw the rejection of claim 25 under 35 USC 103(a).

### Conclusion

It is respectfully submitted that this application is in condition for allowance, and such disposition is earnestly solicited. If the examiner believes that the prosecution might be advanced by discussing the application with applicant's representative, the examiner is encouraged to contact Charles W. Calkins, Reg. No. 31,814 at 336.607.7315.

Respectfully submitted,

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